

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

**JAMES FRANKLIN and wife,
MELISSA FRANKLIN**

Plaintiffs,

VS.

**PNC BANK NATIONAL ASSOCIATION
d/b/a PNC MORTGAGE and FEDERAL
HOME LOAN MORTGAGE
CORPORATION**

Defendants.

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Case No. 4:11CV572

**MEMORANDUM ADOPTING REPORT AND
RECOMMENDATION OF THE UNITED STATES MAGISTRATE JUDGE**

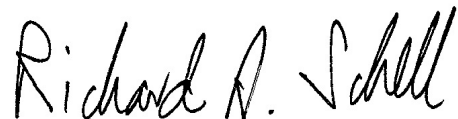
Came on for consideration the report of the United States Magistrate Judge in this action, this matter having been heretofore referred to the United States Magistrate Judge pursuant to 28 U.S.C. § 636. On May 1, 2013, the report of the Magistrate Judge was entered containing proposed findings of fact and recommendations that Defendant PNC Bank and Federal Home Loan Mortgage Corporation's Motion for Summary Judgment (Dkt. 36) be GRANTED in its entirety for Defendants, that Plaintiffs take nothing by their claims, and that this matter be closed on the court's docket.

The court has made a *de novo* review of the objections raised by Plaintiffs and is of the opinion that the findings and conclusions of the Magistrate Judge are correct and the objections are without merit as to the ultimate findings of the Magistrate Judge. The court hereby adopts the findings and conclusions of the Magistrate Judge as the findings and conclusions of this court.

Therefore, Defendant PNC Bank and Federal Home Loan Mortgage Corporation's Motion for Summary Judgment (Dkt. 36) is GRANTED in its entirety for Defendants, Plaintiffs shall take nothing by their claims, and this matter shall be closed on the court's docket.

IT IS SO ORDERED.

SIGNED this the 29th day of May, 2013.



RICHARD A. SCHELL
UNITED STATES DISTRICT JUDGE